

Stirring Incident From the Drama of Business Life in Which There Is a Lesson for the Master Mind.

# THEY CALL IT RUIN

BY  
RICHARD WASHBURN CHILD.

**H**E was ruined. No one else knew it yet. He knew it. His business had been to take "sick pups" among small industrial plants and with his training as an engineer and his genius for accounting and his judgment of men, he had set one company after another on its feet. As things went in the world, he had made himself rich. At fifty he believed he had proved himself able to evade any failure, any trap, any exception to the long list of successes which had made the securities issued by him sell rapidly because his name was behind them.

Well, that was what had done for him—that reputation. He had told his friends he could take over this Polar Forge Metallurgical Company and carry it until it would be able to supply an eager demand of the Detroit automobile manufacturers.

He remembered talking to Alice as they had come home from the Ossibornes through a spring night full of the scents of hedges and sleeping gardens. "I've got a prize, my girl," he had told her.

A prize? Everything had gone wrong. Polar Forge had been like a huge ugly mouth, ever hungry, ever calling for more. He shoveled wealth into it. He borrowed on his own paper.

Six months more would have seen the company on its feet. Now he held a little piece of crumpled paper in his hand—an example of arithmetic. His creditors had asked in peremptory fashion for the answer to that problem, and the answer was that he was ruined.

Nasty conventional phrase, which goes running through a man's head in melodramatic repetitions: "I am ruined!" I am ruined! No use to think much now of beginning life all over again. Success slipped away at the approach of old age when there is no real rebuilding of those houses of cards blown down. His name a by-word among the houses dealing in his kind of securities! Gossip at the club! Derision or pity—disgusting pity!

He must go home. This was Saturday night. No dining out—thank heaven! But the family. The grave faces—concealed grief, terror, disappointment, disillusionment.

There was Alice, Alice, with whom he had loved and laughed and quarreled all these years. She would say, "Don't worry, John." She had always said that in the pinches. She would pull her tiny handkerchief through her fingers now, slightly wrinkled, and try to laugh. But when she knew that the house had gone too—what then? And her place—her place in a comfortable social life. She had been so fine. What would she say now—at ruin? He had failed her at the last. In reality she would smile and say: "Don't worry, John." But the vision he saw of her stricken face represented, he knew, what would have to be in her heart.

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**H**E could hear his stenographer faintly. She knew. She was telephoned once or twice there in the soft, cooing brooth. He had seen her eyes reddened. She would get another job. Cold woman! Touched by seeing him sink. But a quick recovery! Depend upon it.

He laughed aloud. He had thought of Cynthia, his oldest daughter—somehow the dearest. He had known that he would have to let her go at last. She was twenty-one now. Some good, untarnished boy would take her, and he had steered himself against that day, picturing all the compensations of losing her and conjuring up, in advance, the days he would spend occasionally with the new family with their children coming on like a new cycle of his own self-imprisonment.

He had comforted himself by thinking that blue-eyed Cynthia could marry a poor man if she wished. But now! She might want to, but she was used to luxuries—to having whatever material things she desired.

Ruin! Ted alone would testify to that. He'd go to college again for his second year in spite of all—but under what conditions? Ted would have to live with the grinds. And he'd have to knuckle down to help paying his own way: tutoring and all that kind of thing. A fine piece of business for Bertillon's boy!

And Alice, the youngest. Seventeen! She would learn through the years how costly it is to have a father who has cracked—who at fifty-two is sunk.

He thought of a revolver in his bureau drawer at home, and he laughed at the thought. He was no quitter. Life must go on.

Life must go on. Monday came the reckoning! But now just time to go home to dinner—to one more happy dinner. They would all be there, and once more, they in their ignorance and he with a brave front, could laugh and chaff each other. They would be gay. He would not destroy this last feast of the family.

Suddenly he recalled how little he had been to squeeze the best out of life with his wife. Had not his wife, Alice, and Cynthia, and young Alice and Ted drifted away from his heart? What had Polar Forge done to him—it and the other companies? They had taken him away from those he loved and now had thrown him out onto the junk heap of beaten men.

The stenographer had come out of the telephone booth. Through the thick-lensed glasses her pale eyes now stared at him as if he were a kind of curiosity. She knew. It was strange that she, in her cold detachment, should know what her intimate friends and the world still must learn. He was ruined!

"Anything else, Mr. Bertillon?" she asked.

"No. I'm going home now." He could hear his voice as if it were the intonations of a third person.

"Monday," she said doubtfully.

"Oh yes—Monday," he said. "Thank you. See you Monday."

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**H**E did not buy the evening papers. A curious, dull inertia overcame him.

He nearly passed his own subway station. It was ridiculous to rush out like a man who had never gone home before—like an old, old man at the end of life, dulled to errors, to mistakes, to absent-mindedness. It was curious to take no note of the beauty of the spring air and of the spring dusk—to be anesthetized by ruin, defeat and failure, like a creature drugged yet not quite drugged; not drugged or stunned enough to lack consciousness of the mockery of a universe singing of spring and the blithe tunes of some sturdy gurdy around the corner, joyful in its thrills, but in some mischievous and

malevolent mood flooding him with depression.

He reached home. He was like a ghost standing before a house where as a living man he once had dwelt and, like a fool, had taken petty pride in its appearance. He drew a long breath and walked up the steps.

He could see his reflection in the glass between the iron grilling of the door, a portrait of a mediocre, average man. An average respectable face, growing a little old and worn yet a satisfactory face. Not weak. Well preserved, the face of a good American type. Something about the square gaze of the eyes and the lines of the lips suggested strength, integrity, and a suggestion of one who surmounts obstacles and refuses defeat.

It was his own face which suddenly summoned his spirit to battle. He clenched his hands. He would see this through.

In the hall the butler, stony-faced, impersonal, took his hat and coat while he breathed deep the warm odor of home and comfort, the familiar atmosphere which now he could expect would soon be memory. He looked as he climbed the soft-carpeted stairs, saying good-bye to them and there to it all.

His wife's door opened. "You, John? What's the news, dear?"

"Nothing."

"You can't come in," she explained. "My maid is hooking me up. Nothing interesting?" She appeared anxious.

"Nothing."

"You'd better hurry: we're dining at eight."

She withdrew her head. Her hair was almost white—an absurd contrast to the youth in her clear skin and the lines of forehead, nose and chin.

Bertillon did not ring for his man; he dressed himself. He would do it particularly, just as a man condemned to die would do it. He dressed self carefully, perfectly. There would be one more dinner together in happiness.

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He must go home. This was Saturday night. No dining out—thank heaven! But the family. The grave faces—concealed grief, terror, disappointment, disillusionment.

There were all there in the library. There was Alice, his wife, her face warped by the firelight, looking down into the flames. And Cynthia, in the deep upholstered chair behind a book, her blue eyes raised toward him. Ted stood in the window, looking down into the gathering darkness of the street. His youngest daughter sat under the desk lamp. The lamplight fell upon her golden hair.

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**T**HERE was a pause before any one of them greeted him. For a moment he wondered if they could know the blow which had fallen on them. Impossible. No one knew, except himself, the truth.

"Hello, dad," his son said. "How goes it?"

"Pretty well," he replied. He did not like the boy's greeting. He could hear Newbold saying as Millspaugh passed: "There goes the old boy: He says he has come to real love at last. Found his renewed youth—a young untouched soul—debutante! My stars!"

Suddenly Bertillon remembered a passing remark at the club. It came back to him like an echo. He could hear Newbold saying as Millspaugh passed: "There goes the old boy: He says he has come to real love at last. Found his renewed youth—a young untouched soul—debutante! My stars!"

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